

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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| Applicant : | Heather Allison Schlegel et al. | Art Unit : | 2173 |
| Serial No. : | 10/715,213 | Examiner : | Pillai, Namitha |
| Filed : | November 18, 2003 | Conf. No. : | 2242 |
| Title : | ACCOUNT LINKING | | |

Mail Stop Amendment

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT IN REPLY TO ACTION OF OCTOBER 22, 2007

Please amend the above-identified application as follows:

Amendments to the Claims begin at page 2 of this paper.

Arguments/Remarks begin at page 12 of this paper.